IN THE CLAIMS

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with <u>underlining</u> and deleted text with ~~strikethrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

PENDING CLAIMS

1. (ORIGINAL) An system for transaction settlement with an electronic cashing card having a non-authentication processing memory and an authentication processing memory, said system comprising:

means for updating an authentication balance stored in a balance area of the authentication processing memory and a non-authentication balance stored in a balance area of the non-authentication processing memory, said means updating the authentication balance to a balance amount after settlement when a transaction is settled by an authentication process having a requirement for a personal authentication to be matched, said means updating the non-authentication balance to an amount less than or equal to the stored authentication balance when the transaction is settled by the authentication process; and

means for comparing the non-authentication balance and the authentication balance and determining that an illegal process has been performed with the card when the non-authentication balance is larger than the authentication balance.

2. (ORIGINAL) The system recited in claim 1, wherein:

when a transaction is settled by a non-authentication process wherein the personal authentication is not required to be matched, the balance amount after settlement is calculated based on the stored authentication balance and the non-authentication balance is updated to the balance amount after settlement; and

when a transaction is settled by the authentication process, the balance amount after settlement is calculated based on the stored non-authentication balance and both the authentication balance and the non-authentication balance are updated to the balance amount

2

after settlement.

3.   (ORIGINAL) The system recited in claim 1, wherein:

when the transaction is settled by a non-authentication process wherein the personal authentication is not required to be matched, the balance amount after settlement is calculated based on the stored non-authentication balance and the non-authentication balance is updated to the balance amount after settlement; and

when a transaction is settled by the authentication process, the balance amount after settlement is calculated based on the stored authentication balance and the stored non-authentication balance, the authentication balance is updated to the balance amount after settlement, and the non-authentication balance is updated according to a preset condition amount.

4.   (ORIGINAL) The system recited in claim 1, wherein the authentication balance and the non-authentication balance are compared in each of successive transactions to be settled by a non-authentication process wherein the personal authentication is not required to be matched, when a count of the successive transactions completed is less than or equal to a predetermined number.

5.   (ORIGINAL) The system recited in claim 1, wherein:

a settlement amount limit is set for settlement of transactions by a non-authentication process wherein the personal authentication is not required to be matched; and

said comparing and determining means determines that an illegal process has been performed with the card when a disbursement amount, to be written in the non-authentication processing memory as a disbursement history, exceeds the settlement amount limit.

6.   (ORIGINAL) The system recited in claim 1, wherein when the authentication process is invoked to perform a deposit or to settle a transaction, a money amount is deposited for the authentication process and is written to a predetermined area of the non-authentication processing memory, the money amount comprising at least one of a predetermined cash amount and a predetermined rate amount.

7.   (ORIGINAL) The system recited in claim 1, further comprising within the card:

arithmetic means for executing arithmetic calculations for the authentication process and a non-authentication process wherein the personal authentication is not required to be matched, said arithmetic means further controlling data reading and writing operations from and to the non-authentication processing memory and the authentication processing memory; and

input/output means for executing data input/output operations between the arithmetic means and an external unit.

8.   (ORIGINAL) The system recited in claim 1, wherein the card comprises an integrated circuit.

9.   (ORIGINAL) The system recited in claim 1, wherein the card is a prepaid card.

10.   (ORIGINAL) A method of transaction settlement with an electronic cashing card having a non-authentication processing memory and an authentication processing memory, the method comprising:

updating an authentication balance stored in the authentication processing memory and a non-authentication balance stored in the non-authentication processing memory, the authentication balance being updated to a balance amount after settlement when a transaction is settled by an authentication process having a requirement for a personal authentication to be matched, the non-authentication balance being updated to an amount less than or equal to the stored authentication balance when the transaction is settled by the authentication process; and

determining that an illegal process has been performed with the card when a comparison of the non-authentication balance and the authentication balance indicates that the non-authentication balance is larger than the authentication balance.

11.   (ORIGINAL) The method recited in claim 10, wherein:

when a transaction is settled by a non-authentication process wherein the personal authentication is not required to be matched, the balance amount after settlement is calculated based on the stored authentication balance and the non-authentication balance is updated to the balance amount after settlement; and

when a transaction is settled by the authentication process, the balance amount after settlement is calculated based on the stored non-authentication balance and both the authentication balance and the non-authentication balance are updated to the balance amount after settlement.

12.   (ORIGINAL) The method recited in claim 10, wherein:

when the transaction is settled by a non-authentication process wherein the personal authentication is not required to be matched, the balance amount after settlement is calculated based on the stored non-authentication balance and the non-authentication balance is updated to the balance amount after settlement; and

when a transaction is settled by the authentication process, the balance amount after settlement is calculated based on the stored authentication balance and the stored non-authentication balance, the authentication balance is updated to the balance amount after settlement, and the authentication balance is updated to a preset condition amount.

13.   (ORIGINAL) The method recited in claim 10, wherein the authentication balance and the non-authentication balance are compared in each of successive transactions to be settled by a non-authentication process wherein the personal authentication is not required to be matched, when a count of the successive transactions completed is less than or equal to a predetermined number.

14.   (ORIGINAL) The method recited in claim 10, further comprising determining that an illegal process has been performed with the card when a settlement amount limit is less than a disbursement amount to be written in the non-authentication processing memory as a disbursement history, the settlement amount limit being set for settlement of transactions by a non-authentication process wherein the personal authentication is not required to be matched.

15.   (ORIGINAL) The method recited in claim 10, wherein when the authentication process is invoked to perform a deposit or to settle a transaction, a money amount is deposited for the authentication process and is written to a predetermined area of the non-authentication processing memory, the money amount comprising at least one of a predetermined cash amount and a predetermined rate amount.

5

16. (ORIGINAL) The method recited in claim 10, further comprising:

executing within the card arithmetic calculations for the authentication process and a non-authentication process wherein the personal authentication is not required to be matched;

controlling within the card data reading and writing operations from and to the non-authentication processing memory and the authentication processing memory; and

executing within the card data input/output operations between the card and an external unit.

17. (ORIGINAL) A computer readable medium encoded with a program for settlement of transactions with an electronic cashing card having a non-authentication processing memory and an authentication processing memory, said program comprising procedures for:

updating an authentication balance stored in the authentication processing memory and a non-authentication balance stored in the non-authentication processing memory, the authentication balance being updated to a balance amount after settlement when a transaction is settled by an authentication process having a requirement for a personal authentication to be matched, the non-authentication balance being updated to an amount less than or equal to the stored authentication balance when the transaction is settled by the authentication process; and

determining that an illegal process has been performed with the card when a comparison of the non-authentication balance and the authentication balance indicates that the non-authentication balance is larger than the authentication balance.

18. (ORIGINAL) The computer readable medium recited in claim 17, wherein:

when a transaction is settled by a non-authentication process wherein the personal authentication is not required to be matched, the balance amount after settlement is calculated based on the stored authentication balance and the non-authentication balance is updated to the balance amount after settlement; and

when a transaction is settled by the authentication process, the balance amount after settlement is calculated based on the stored non-authentication balance and both the authentication balance and the non-authentication balance are updated to the balance amount after settlement.

6

19.   (ORIGINAL) The computer readable medium recited in claim 17, wherein:

when the transaction is settled by a non-authentication process wherein the personal authentication is not required to be matched, the balance amount after settlement is calculated based on the stored non-authentication balance and the non-authentication balance is updated to the balance amount after settlement; and

when a transaction is settled by the authentication process, the balance amount after settlement is calculated based on the stored authentication balance and the stored non-authentication balance, the authentication balance is updated to the balance amount after settlement, and the authentication balance is updated to a preset condition amount.

20.   (ORIGINAL) The computer readable medium recited in claim 17, wherein the authentication balance and the non-authentication balance are compared in each of successive transactions to be settled by a non-authentication process wherein the personal authentication is not required to be matched, when a count of the successive transactions is less than or equal to a predetermined number.

21.   (ORIGINAL) The computer readable medium recited in claim 17, wherein said program further comprises a procedure for determining that an illegal process has been performed with the card when a settlement amount limit is less than a disbursement amount to be written in the non-authentication processing memory as a disbursement history, the settlement amount limit being set for settlement of transactions by a non-authentication process wherein the personal authentication is not required to be matched.

22.   (ORIGINAL) The computer readable medium recited in claim 17, wherein said program further comprises procedures for depositing a money amount for the authentication process and writing the money amount to a predetermined area of the non-authentication processing memory when the authentication process is invoked to perform a deposit or to settle a transaction, the money amount comprising at least one of a predetermined cash amount and a predetermined rate amount.

23.   (ORIGINAL) The computer readable medium recited in claim 17, wherein said

program further comprises procedures for:

executing within the card arithmetic calculations for the authentication process and a non-authentication process wherein the personal authentication is not required to be matched;

controlling within the card data reading and writing operations from and to the non-authentication processing memory and the authentication processing memory; and

executing within the card data input/output operations between the card and an external unit.

24-35   (CANCELLED)

36.   (PREVIOUSLY PRESENTED) A transaction settlement method, comprising:

updating a non-authentication balance that is stored on a card to an amount less than or equal to an authentication balance that is stored on the card; and

determining that an illegal process has been performed with the card when the non-authentication balance is larger than the authentication balance.